

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re ROSA MARIA STYLES

Case No. 19-32881 ABA
Reporting Period DECEMBER 2020

MONTHLY OPERATING REPORT

File with Court and submit copy to United States Trustee within 20 days after end of month.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached	Affidavit/Supplement Attached
Schedule of Cash Receipts and Disbursements	MOR-1	x		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1a	x		
Schedule of Professional Fees Paid	MOR-1b	x		
Copies of bank statements		x		
Cash disbursements journals		x		
Statement of Operations	MOR-2	x		
Balance Sheet	MOR-3	x		
Status of Postpetition Taxes	MOR-4	x		
Copies of IRS Form 6123 or payment receipt				
Copies of tax returns filed during reporting period				
Summary of Unpaid Postpetition Debts	MOR-4			
Listing of aged accounts payable	MOR-4	x		
Accounts Receivable Reconciliation and Aging	MOR-5	x		
Debtor Questionnaire	MOR-5	x		

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

/s/ Rosa Maria Styles
Signature of Debtor

February 24, 2021
Date

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

In re ROSA MARIA STYLES
Debtor

Case No. 19-32881 ABA
Reporting Period **DECEMBER 2020**

SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the four bank account columns. The amounts reported in the "PROJECTED" columns should be taken from the SMALL BUSINESS INITIAL REPORT (FORM IR-1). Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	BANK ACCOUNTS				CURRENT MONTH		CUMULATIVE FILING TO DATE	
	OPER.	PAYROLL	TAX	OTHER	ACTUAL	PROJECTED	ACTUAL	PROJECTED
CASH BEGINNING OF MONTH								
RECEIPTS								
CASH SALES								
ACCOUNTS RECEIVABLE								
LOANS AND ADVANCES								
SALE OF ASSETS	PLEASE SEE ATTACHED QUICKBOOKS REGISTER AND BANK STATEMENTS							
OTHER (ATTACH LIST)								
TRANSFERS (FROM DIP ACCTS)								
TOTAL RECEIPTS								
DISBURSEMENTS								
NET PAYROLL								
PAYROLL TAXES								
SALES, USE, & OTHER TAXES								
INVENTORY PURCHASES								
SECURED/ RENTAL/ LEASES								
INSURANCE								
ADMINISTRATIVE								
SELLING								
OTHER (ATTACH LIST)								
OWNER DRAW *								
TRANSFERS (TO DIP ACCTS)								
PROFESSIONAL FEES								
U.S. TRUSTEE QUARTERLY FEES								
COURT COSTS								
TOTAL DISBURSEMENTS								
NET CASH FLOW								
(RECEIPTS LESS DISBURSEMENTS)								
CASH - END OF MONTH								

* COMPENSATION TO SOLE PROPRIETORS FOR SERVICES RENDERED TO BANKRUPTCY ESTATE

THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

TOTAL DISBURSEMENTS	\$ 2,483.36
LESS: TRANSFERS TO DEBTOR IN POSSESSION ACCOUNTS	\$ -
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	\$ -
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	\$ 2,483.36

ROSA MARIA STYLES 19-32881 ABA

Profit & Loss

December 6, 2020 through January 5, 2021

	<u>Dec 6, '20 - Jan 5, 21</u>
Income	
Retirement Income	2,040.10
Stimulus payment	600.00
Total Income	<u>2,640.10</u>
Expense	
Clothing	179.03
Food and housekeeping supplies	462.05
Health Insurance	142.69
Medical	31.97
Personal	1,560.69
Personal care products and serv	31.93
Transportation	75.00
Total Expense	<u>2,483.36</u>
Net Income	<u>156.74</u>

ROSA MARIA STYLES 19-32881 ABA

Profit & Loss

December 9, 2019 through January 5, 2021

	<u>Dec 9, '19 - Jan 5, 21</u>
Income	
Bank Balance at 12-8-2019	2,952.23
interest income	0.19
Retirement Income	27,535.51
Return bank fees	0.20
Spousal Contribution	19,299.00
Stimulus payment	600.00
Total Income	<u>50,387.13</u>
Expense	
AUTO	190.00
Bank Charges	1.20
Cable, TV, Telephone	162.96
cash	2,660.00
Clothing	4,189.85
Equipment	1,188.26
Food and housekeeping supplies	7,501.83
Health Insurance	1,464.08
Maintenance, repair	1,674.03
Medical	1,938.23
Personal	22,601.46
Personal care products and serv	3,078.03
service charges- checks,etc	43.00
Tax	-1,200.00
Transportation	512.00
Total Expense	<u>46,004.93</u>
Net Income	<u><u>4,382.20</u></u>

ROSA MARIA STYLES 19-32881 ABA

Deposit Detail

December 6, 2020 through January 5, 2021

Type	Num	Date	Name	Account	Amount
Deposit		12/23/2020	SOCIAL SECURITY	TD BANK 26202	1,239.00
				Retirement Income	-1,239.00
TOTAL					-1,239.00
Deposit		01/04/2021	IRS TREAS TAX REF	TD BANK 26202	600.00
				Stimulus payment	-600.00
TOTAL					-600.00
Deposit		01/04/2021	OWENS-ILLINOIS ...	TD BANK 26202	801.10
				Retirement Income	-801.10
TOTAL					-801.10

ROSA MARIA STYLES 19-32881 ABA
Check Detail
 December 6, 2020 through January 5, 2021

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		12/07/2020	GOLDBELLY		TD BANK 26202	-138.00	-138.00
TOTAL					Food and housekee...	-138.00	138.00
Check		12/07/2020	PAGODA		TD BANK 26202	-106.61	-106.61
TOTAL					Food and housekee...	-106.61	106.61
Check		12/07/2020	BLT CAMERON S ...		TD BANK 26202	-104.98	-104.98
TOTAL					Food and housekee...	-104.98	104.98
Check		12/07/2020	ATM		TD BANK 26202	-200.00	-200.00
TOTAL					Personal	-200.00	200.00
Check		12/07/2020	CVS		TD BANK 26202	-5.33	-5.33
TOTAL					Medical	-5.33	5.33
Check		12/07/2020	WALMART		TD BANK 26202	-204.29	-204.29
TOTAL					Personal	-204.29	204.29
Check		12/07/2020	AETNA		TD BANK 26202	-142.69	-142.69
TOTAL					Health Insurance	-142.69	142.69
Check		12/07/2020	SHOPRITE		TD BANK 26202	-36.24	-36.24

ROSA MARIA STYLES 19-32881 ABA
Check Detail
 December 6, 2020 through January 5, 2021

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
TOTAL					Food and housekee...	-36.24	36.24
Check	12/07/2020		ACME		TD BANK 26202	-36.24	36.24
TOTAL					Food and housekee...	-35.06	35.06
Check	12/07/2020		THRIVE CAUSEME...		TD BANK 26202	-35.06	35.06
TOTAL					Personal care produ...	-31.93	31.93
Check	12/15/2020		EZPASS		TD BANK 26202	-31.93	31.93
TOTAL					Transportation	-25.00	25.00
Check	12/22/2020		CVS		TD BANK 26202	-25.00	25.00
TOTAL					Medical	-26.64	26.64
Check	12/23/2020		ATM		TD BANK 26202	-26.64	26.64
TOTAL					Personal	-400.00	400.00
Check	12/23/2020		ULTA		TD BANK 26202	-400.00	400.00
TOTAL					Personal	-152.47	152.47
Check	12/23/2020		EZPASS		TD BANK 26202	-152.47	152.47
TOTAL						-25.00	25.00

ROSA MARIA STYLES 19-32881 ABA
Check Detail
 December 6, 2020 through January 5, 2021

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
TOTAL					Transportation	-25.00	25.00
Check		12/23/2020	OLD NAVY		TD BANK 26202	-25.00	25.00
TOTAL					Clothing	-117.04	117.04
Check		12/23/2020	MARSHALLS		TD BANK 26202	-117.04	117.04
TOTAL					Clothing	-61.99	61.99
Check		12/23/2020	LULULEMON AVAL...		TD BANK 26202	-61.99	61.99
TOTAL					Personal	-66.00	66.00
Check		12/23/2020	ACME		TD BANK 26202	-66.00	66.00
TOTAL					Food and housekee...	-41.16	41.16
Check		12/23/2020	WALMART		TD BANK 26202	-41.16	41.16
TOTAL					Personal	-37.93	37.93
Check		12/23/2020	EZPASS		TD BANK 26202	-37.93	37.93
TOTAL					Transportation	-25.00	25.00
Check		12/23/2020	ATM		TD BANK 26202	-25.00	25.00
TOTAL					Personal	-500.00	500.00

ROSA MARIA STYLES 19-32881 ABA

Balance Sheet

As of January 5, 2021

	<u>Jan 5, 21</u>
ASSETS	
Current Assets	
Checking/Savings	
TD BANK 26202	4,382.20
Total Checking/Savings	4,382.20
Total Current Assets	4,382.20
TOTAL ASSETS	4,382.20
LIABILITIES & EQUITY	
Equity	
Retained Earnings	2,981.10
Net Income	1,401.10
Total Equity	4,382.20
TOTAL LIABILITIES & EQUITY	4,382.20



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STATEMENT OF ACCOUNT

AV 01 01206 895188213 A**50d

ROSA M STYLES
DIP CASE 19-32881 DIST NJ
81 HARTFORD RD
SEWELL NJ 08080-2040

Page 1 of 1
Statement Period: Dec 06 2020-Jan 05 2021
Cust Ref #: 4373126202-009-T-001
Primary Account #: 437-3728202



Chapter 11 Checking

ROSA M STYLES
DIP CASE 19-32881 DIST NJ

Account # 437-3728202

ACCOUNT SUMMARY

Beginning Balance	4,225.46	Average Collected Balance	3,496.62
Electronic Deposits	2,640.10	Interest Earned This Period	0.00
Electronic Payments	2,483.36	Interest Paid Year-to-Date	0.00
Ending Balance	4,382.20	Annual Percentage Yield Earned	0.00%
		Days in Period	31

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
12/23	ACH DEPOSIT, SSA TREAS 310 XXSOC SEC ****09922A SSA	1,239.00
01/04	ACH DEPOSIT, OWENS-ILLINOIS S JHTC 5887853	801.10
01/04	ACH DEPOSIT, IRS TREAS 310 XXTAXEIP2 ****09922200919	600.00
	Subtotal:	2,640.10

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
12/07	DEBIT CARD PURCHASE, *****30071395297, AUT 120520 VISA DDA PUR GOLDBELLY HTTPWWWGOLD*NY	138.00
12/07	DEBIT CARD PURCHASE, *****30071395297, AUT 120320 VISA DDA PUR PAGODA 00626 DEPTFORD *NJ	105.51
12/08	DEBIT CARD PURCHASE, *****30071395297, AUT 120720 VISA DDA PUR BLT CAMERON S SEAFOOD 888 4047454 *MD	104.98
12/10	TD ATM DEBIT, *****30071395297, AUT 121020 DDA WITHDRAW 491 HURFFVILLE CROSS KEY SEWELL *NJ	200.00
12/10	DEBIT CARD PAYMENT, *****30071395297, AUT 120820 VISA DDA PUR WWW CVS COM 800 746 7287 *RI	5.33
12/14	DEBIT POS, *****30071395297, AUT 121420 DDA PURCHASE WM SUPERC WAL MART SUP TURNERSVILLE *NJ	204.29
12/14	ACH DEBIT, AETNA HEALTH INS INS PYMT AHC6238740	142.69
12/14	DEBIT CARD PURCHASE, *****30071395297, AUT 121020 VISA DDA PUR SHOPRITE WINES AND SPIRI SEWELL *NJ	36.24
12/14	DEBIT POS, *****30071395297, AUT 121220 DDA PURCHASE ACME 0859 CAPE MAY COUR *NJ	35.06
12/14	DEBIT CARD PURCHASE, *****30071395297, AUT 121320 VISA DDA PUR THRIVE CAUSEMETICS 888 804 4318 *WA	31.93
12/15	DEBIT CARD PURCHASE, *****30071395297, AUT 121420 VISA DDA PUR NJ EZPASS 888 288 8865 *NJ	25.00
12/22	DEBIT POS, *****30071395297, AUT 122220 DDA PURCHASE CVS PHARM 02023 8110 SEA ISLE CITY *NJ	28.64

Call 1-800-837-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



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STATEMENT OF ACCOUNT

ROSA M STYLES
DIP CASE 19-32881 DIST NJ

Page: 3 of 3
Statement Period: Dec 28 2020-Jan 05 2021
Cust Ref #: 4373726202-036-1-808
Primary Account #: 437-3726202

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
12/23	TD ATM DEBIT, *****30071395297, AUT 122320 DDA WITHDRAW 409 ROUTE 9 NORTH CAPE MAY COUR * NJ	400.00
12/23	DEBIT CARD PURCHASE, *****30071395297, AUT 122120 VISA DDA PUR ULTA 1547 RIO GRANDE * NJ	152.47
12/23	DEBIT CARD PURCHASE, *****30071395297, AUT 122220 VISA DDA PUR NJ EZPASS 888 288 6865 * NJ	25.00
12/24	DEBIT POS, *****30071395297, AUT 122420 DDA PURCHASE OLD NAVY US 5221 SEWELL * NJ	117.04
12/24	DEBIT POS, *****30071395297, AUT 122420 DDA PURCHASE MARSHALLS 3501 ROUTE 4 TURNERSVILLE * NJ	61.89
12/28	DEBIT CARD PURCHASE, *****30071395297, AUT 122720 VISA DDA PUR LULULEMON AVALON AVALON * NJ	68.00
12/28	DEBIT POS, *****30071395297, AUT 122620 DDA PURCHASE ACME 0859 CAPE MAY COUR * NJ	41.16
12/28	DEBIT POS, *****30071395297, AUT 122620 DDA PURCHASE WAL MART 1742 TURNERSVILLE * NJ	37.93
12/28	DEBIT CARD PURCHASE, *****30071395297, AUT 122720 VISA DDA PUR NJ EZPASS 888 288 6865 * NJ	25.00
12/30	TD ATM DEBIT, *****30071395297, AUT 123020 DDA WITHDRAW 409 ROUTE 9 NORTH CAPE MAY COUR * NJ	500.00
Subtotal:		2,483.35

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
12/05	4,225.48	12/22	3,168.89
12/07	3,980.86	12/23	3,630.22
12/08	3,875.87	12/24	3,651.18
12/10	3,670.54	12/28	3,481.10
12/14	3,220.33	12/30	2,981.10
12/15	3,195.33	01/04	4,382.20

- Follow instructions 2-5 to verify your ending account balance.

[illegible]

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statements as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary) and put on the front of the statement. The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustment that might have occurred that day. There is no time period during which no finance charge accrues. Finance charges will start to accrue

In Re: ROSA MARIA STYLES

Case No. 19-32881 ABA

Reporting Period: DECEMBER 2020

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation		Amount
Total Accounts Receivable at the beginning of the reporting period	\$	-
+ Amounts billed during the period		-
- Amounts collected during the period		-
Total Accounts Receivable at the end of the reporting period	\$	-
Accounts Receivable Aging		Amount
0 - 30 days old	\$	-
31 - 60 days old		-
61 - 90 days old		-
91+ days old		-
Total Accounts Receivable		-
Amount considered uncollectible (Bad Debt)		-
Accounts Receivable (net)	\$	-

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		X
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		X
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.	X	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	X	
5. Has any bank account been opened during the reporting period? If yes, provide documentation identifying the opened account(s). If an investment account has been opened provide the required documentation pursuant to the Delaware Local Rule 4001-3.		X

In re ROSA MARIA STYLES A1:G45
Debtor

Case No. 19-32881 ABA
Reporting Period: DECEMBER 2020

STATUS OF POSTPETITION TAXES

ADDRESSED IN DISCLOSURE STATEMENT AND PLAN

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero.
Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.
Attach photocopies of any tax returns filed during the reporting period.

Federal and State Income Tax withheld from salary						
	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal:						
Withholding						\$ -
FICA-Employee						\$ -
FICA-Employer						\$ -
Unemployment						\$ -
Income: addressed in the Plan Projections	\$ -					\$ -
Other:						\$ -
Total Federal Taxes	\$ -					\$ -
State and Local:						
Withholding						\$ -
Sales						\$ -
Excise						\$ -
Unemployment						\$ -
Real Property	Addressed in the Filed Disclosure Statement and Plan (DS&P)					\$ -
Personal Property						\$ -
Other:						\$ -
Total State and Local	Addressed in the Filed Disclosure Statement and Plan (DS&P)					\$ -
Total Taxes	Addressed in the Filed Disclosure Statement and Plan (DS&P)					

SUMMARY OF UNPAID POSTPETITION DEBTS

ADDRESSED IN DISCLOSURE STATEMENT AND PLAN

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						\$ -
Wages Payable						\$ -
Taxes Payable - Income Addressed in DS&P	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Rent/Leases-Building						\$ -
Rent/Leases-Equipment						\$ -
Secured Debt/Adequate Protection Payments						\$ -
Professional Fees	ORDER GRANTING REINSTATEMENT OF AVALON PROPERTY ON 10-8-2020. CREDITOR FOREBARANCE FOR 61 SEW					\$ -
Amounts Due to Insiders*						\$ -
Total Postpetition Debts	\$ -	Property FMV exceeds undisputed Secured Debt				

Explain how and when the Debtor intends to pay any past-due postpetition debts.

*"Insider" is defined in 11 U.S.C. Section 101(31).